

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
BRUNSWICK DIVISION**

In re:

GREGORY J. MCMICHAEL
ALLISON MCMICHAEL
Debtor(s)

Case No. 09-20209-JSD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

M. Elaina Massey, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/11/2009.
- 2) The plan was confirmed on 04/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/01/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/27/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,400.00.
- 10) Amount of unsecured claims discharged without payment: \$27,553.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$115,753.44
Less amount refunded to debtor	\$1,745.18

NET RECEIPTS:**\$114,008.26****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$274.00
Trustee Expenses & Compensation	\$8,243.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$11,017.45**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION I	Unsecured	4,992.76	5,727.90	5,727.90	4,958.07	0.00
AMERIS BANK	Unsecured	2,799.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	1,453.63	NA	NA	0.00	0.00
COASTAL CARDIOLOGY, PC	Unsecured	636.23	NA	NA	0.00	0.00
COOPERATIVE HEALTHCARE SERV	Unsecured	162.24	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	151,500.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	81,230.00	NA	NA	0.00	0.00
DISNEY CARD SERVICES	Unsecured	8,153.30	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	6,112.22	2,706.97	2,706.97	2,343.15	0.00
EAST BAY FUNDING	Unsecured	104.00	258.07	258.07	223.39	0.00
EAST BAY FUNDING	Unsecured	3,723.63	4,055.32	4,055.32	3,510.28	0.00
EAST BAY FUNDING	Unsecured	NA	8,600.36	8,600.36	7,444.47	0.00
EAST BAY FUNDING	Unsecured	3,788.39	4,241.87	4,241.87	3,671.76	0.00
ECAST SETTLEMENT CORP.	Unsecured	0.00	4,802.68	4,802.68	4,157.20	0.00
ECAST SETTLEMENT CORP.	Unsecured	8,317.66	4,495.09	4,495.09	3,890.95	0.00
GAP	Unsecured	81.16	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	90.03	93.76	93.76	81.16	0.00
GLYNN IMMEDIATE CARE	Unsecured	NA	162.24	162.24	140.43	0.00
INTERNAL REVENUE SERVICE	Priority	12,000.00	10,137.05	10,137.05	10,137.05	0.00
MIDLAND FUNDING, LLC	Unsecured	400.00	397.34	397.34	343.94	0.00
NATIONAL PET SCAN-DUVAL, LLC	Unsecured	456.00	416.00	416.00	360.09	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	305.09	413.21	413.21	357.67	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	42,981.95	45,118.75	45,118.75	39,054.79	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,057.00	1,184.17	1,184.17	1,025.02	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,507.00	2,709.13	2,709.13	2,345.02	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	11,227.88	11,438.68	11,438.68	9,901.32	0.00
RADIOLOGY CONSULTANTS	Unsecured	91.35	NA	NA	0.00	0.00
SOUTHEAST GA HEALTH SYSTEM	Unsecured	629.52	NA	NA	0.00	0.00
SOUTHEAST GA PATHOLOGY	Unsecured	159.00	NA	NA	0.00	0.00
SOUTHEAST GEORGIA HEMATOLO	Unsecured	52.62	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOVEREIGN BANK	Secured	9,273.00	8,933.01	8,933.01	8,933.01	112.04
TURNER W RENTZ MD	Unsecured	322.76	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	54,557.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,933.01	\$8,933.01	\$112.04
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,933.01	\$8,933.01	\$112.04
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,137.05	\$10,137.05	\$0.00
TOTAL PRIORITY:	\$10,137.05	\$10,137.05	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,821.54	\$83,808.71	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,017.45</u>	
Disbursements to Creditors	<u>\$102,990.81</u>	
TOTAL DISBURSEMENTS :		<u>\$114,008.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2014

By: /s/ M. Elaina Massey

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.